

**THE RELATIONSHIP MARKETING AS A DETERMINANT OF CUSTOMER
SATISFACTION IN ISLAMIC BANKING SERVICES**

By:

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**Thesis Submitted to
Othman Yeop Abdullah Graduate School of Business,
Universiti Utara Malaysia
In Partial Fulfillment of the Requirement for the
Master in Islamic Finance and Banking**

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ABSTRACT

This study aims to identify dimensions that determine the customer satisfaction in Islamic banking services. It involved 224 customers using Islamic banking services was conducted at Institusi Pengajian Tinggi Awam (IPTA) in Perlis involving two institutions, namely Universiti Malaysia Perlis (UNIMAP) and Universiti Teknologi Mara (UITM) Perlis. The data were analyzed using Statistical Packages for Social Science (SPSS) by applying a descriptive analysis and inferential analysis (Independent T-test, One Way Analysis Of Variance (ANOVA) and Correlation Pearson) was used to answer research questions and objectives. Findings showed there are some difference relationships in term of position in university and level of education in the demographic characteristics analysis towards customer satisfaction. Most of the dimension related customer satisfaction in Islamic banking services is being positively correlated with each other (commitment, product knowledge, competence, service encounter). The results reported in this research are useful to academicians by providing new empirical evidence of relationship marketing with customer satisfaction in the Islamic banking industry. The results should be able to recommend some suggestion to bank managers on how can improve Islamic banks' services to customer.

Key words: Islamic banking services, Customer satisfaction, Relationship marketing, Service quality, Service encounter, Commitment, Product knowledge and Competence.

HUBUNGAN PEMASARAN SEBAGAI PENENTU KEPADA KEPUASAN PELANGGAN DALAM PERKHIDMATAN-PERKHIDMATAN PERBANKAN ISLAM

ABSTRAK

Kajian ini bertujuan untuk mengenal pasti dimensi-dimensi yang menentukan kepuasan pelanggan dalam perkhidmatan perbankan Islam. Kajian ini melibatkan 224 pelanggan yang menggunakan perkhidmatan perbankan Islam telah dijalankan di Institusi Pengajian Tinggi Awam (IPTA) di Perlis melibatkan dua institusi iaitu Universiti Malaysia Perlis (UniMAP) dan Universiti Teknologi Mara (UITM) Perlis. Data dianalisis dengan menggunakan *Statistical Packages for Social Science* (SPSS) dengan menggunakan analisis deskriptif dan analisis inferensi (analisis ANOVA sehala, analisis T sampel bebas dan analisis korelasi pearson) telah digunakan bagi menjawab persoalan dan objektif kajian. Dapatan kajian menunjukkan terdapat beberapa hubungan perbezaan dari segi jawatan di universiti dan tahap pendidikan dalam analisis demografi terhadap kepuasan pelanggan. Kebanyakan dimensi-dimensi yang berhubung dengan kepuasan pelanggan dalam perkhidmatan perbankan Islam mempunyai hubungan positif diantara satu sama lain (Pertemuan Perkhidmatan, Komitmen, Pengetahuan produk dan Kecekapan). Keputusan yang dilaporkan dalam kajian ini berguna kepada ahli akademik bagi menyediakan bukti empirikal baru dalam hubungan pemasaran dengan kepuasan pelanggan dalam industri perbankan Islam. Hasil kajian ini akan menyumbang kepada beberapa cadangan seperti bagaimana meningkatkan aktiviti perkhidmatan di bank-bank Islam untuk memuaskan hati pelanggan mereka.

Kata kunci: Perkhidmatan Perbankan Islam, Kepuasan Pelanggan, Hubungan Pemasaran, Kualiti Perkhidmatan, Pertemuan Perkhidmatan, Komitmen, Pengetahuan produk dan Kecekapan.

ACKNOWLEDGEMENTS

In the name of Allah, the Most Gracious, the Most Merciful.

All praises and thanks to Allah S.W.T. for His blessings in order to complete the research successfully. The completion of this research paper would not become a reality without the support, sacrifices, encouragement, and valuable inspiration of several individuals. Firstly, I would like to thank my supervisor **Dr. Hydzulkifli Hj Hashim** for giving me a valuable guidance, patience and moral support throughout the whole process of completing this research paper. Thanks to **Assoc Prof Dr. Azizi Abu Bakar** as my second supervisor on his experience and guidance during this research study. I am hugely indebted to my respectable advisor, **Assoc. Prof. Dr. Abu Bakar Hamed** for his professional and endless guidance from the beginning of this study until the end of this report. The valuable comments, suggestions, and advice from all of them have been a very helpful guidance in finalizing this report.

I wish to express my great appreciation and gratitude to my beloved father Hj. Md Noor bin Hj. Abdullah for his love support and always prays for my success. Thanks also to my brothers and sisters for the great supports. Sacrifices all of them during the research period are greatly appreciated.

Finally, I wish to express my sincere thanks to lectures and all my friends in UUM either directly or indirectly for their ongoing support throughout this study. Special thanks to Nor Hanim, Mardziah, Nik Safiyah, Saiful Islam, Tg Wasimah, Izzatul Amal, Norfazida, Siti Noor Aishah and Muniratun Syakirah had accompanied me during my most difficult time and fun time in the campus. May Allah S.W.T. bless all of us and give a good fortune in our life. AMIIN

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LIST OF ABBREVIATIONS

BIMB	Bank Islam Malaysia Berhad
BMMB	Bank Muamalat Malaysia Berhad
CBM	Central Bank of Malaysia
IPTA	Institusi Pengajian Tinggi Awam
MAIN	Majlis Agama Islam Negeri
RM	Relationship Marketing
SPTF	Skim Perbankan Tanpa Faedah
SPSS	Statistical Package for Social Science
UNIMAP	Universiti Malaysia Perlis
UITM	Universiti Teknologi Mara

CHAPTER 1

INTRODUCTION

1.1 Introduction

The first chapter of this study exposure the overviews of Islamic banking services in general. This chapter also contains background of study, problem statement, research questions and research objectives. It also discusses the scope and limitation of this study to achieve the research objective. Finally, this chapter presents the significance of study and organization of the remaining thesis.

1.2 Background of Study

The development of Islamic banking in Malaysia has grown rapidly from challenges having a dual-banking system and conventional banking system operating contiguous to full-fledge to the Islamic banking system. Thus, the products offered by Islamic banking institutions have to compete with the long-established conventional banking system. However, the full-fledged Islamic banking system in Malaysia had been the past 30 years with the establishment of Bank Islam Malaysia Berhad (BIMB) presence in the market less realized and unfavorable. Haron & Wan Azmi (2005) also argued that Islamic banks in Malaysia do not aggressively market their products. They suggested that Islamic banks should have a better understanding of the needs, preferences and behavior of their target customers. Customers will use the Islamic banks when the

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APPENDICES

**• APPENDIX A
(Letter Of Approval)**

**• APPENDIX B
(Questionnaires)**

**• APPENDIX C
(Factor Analysis)**

**• APPENDIX D
(Reliability Test)**

**• APPENDIX E
(Normality Test)**

**• APPENDIX F
(Descriptive Statistic)**

**• APPENDIX G
(T-Test & ANOVA)**

**• APPENDIX H
(Correlation)**

APPENDIX A

(Letter Of Approval)

APPENDIX B

(Questionnaire)

No.Siri				
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**“HUBUNGAN PEMASARAN SEBAGAI PENENTU KEPADA KEPUASAN
PELANGGAN DALAM PERKHIDMATAN-PERKHIDMATAN
PERBANKAN ISLAM”**

**Encik/ Cik/ Tuan/ Puan/ Dato’/ Datin/ Dr/ Prof Madya/ Profesor
Per : Penyelidikan Ilmiah**

Soal selidik ini bertujuan untuk mengetahui kepuasan anda terhadap perkhidmatan yang dijalankan di bank-bank Islam. Untuk makluman, saya pelajar sarjana Kewangan dan Perbankan Islam di Universiti Utara Malaysia (UUM). Soalan ini ditujukan khas kepada pelanggan yang menggunakan produk dan perkhidmatan perbankan Islam di Malaysia.

Soal selidik ini terbahagi kepada tiga bahagian utama, iaitu:

- i) Bahagian A : Latar Belakang Pelanggan
- ii) Bahagian B : Hubungan Pemasaran dan Kepuasan Pelanggan

Maklumat yang diberikan akan dirahsiakan dan hanya bertujuan untuk penyelidikan semata-mata. Terima kasih atas kerjasama anda dan sokongan anda untuk soal selidik kajian.

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BAHAGIAN A: Latar Belakang Pelanggan

Sila tandakan (✓) pilihan yang tepat mengenai latar belakang di kotak yang disediakan.

1. Jantina
☐ Lelaki
☐ Perempuan
2. Bangsa
☐ Melayu
☐ Cina
☐ India
☐ Siam
☐ Lain-lain. Sila nyatakan: _____
3. Umur
☐ 24 tahun dan ke bawah
☐ 25-34 tahun
☐ 35-44 tahun
☐ 45 tahun dan ke atas
4. Tahap Pendidikan
☐ SPM
☐ STPM/Sijil /Diploma
☐ Ijazah Sarjana Muda
☐ Pasca Siswazah
5. Jawatan di Universiti
☐ Ahli Akademik
☐ Kumpulan Sokongan/ Pentadbiran
6. Jenis **perbankan Islam** yang digunakan
☐ Bank Islam Malaysia Berhad (BIMB)
☐ Bank Muamalat Malaysia Berhad (BMMB)

BAHAGIAN B: Hubungan Pemasaran dan Kepuasan pelanggan

Kenyataan berikut menerangkan item-item yang mempengaruhi kepuasan anda terhadap amalan pemasaran di perbankan Islam [**berdasarkan pilihan anda di Bahagian A (soalan 6)**]. Sila bulatkan nombor-nombor pilihan terbaik bagi menunjukkan sejauhmanakah anda bersetuju atau tidak bersetuju dengan kenyataan di bawah.

	1	2	3	4	5
	Sangat tidak setuju	Tidak setuju	Tidak pasti	Setuju	Sangat setuju
1	Perbankan Islam menawarkan perkhidmatan secara peribadi untuk memenuhi keperluan saya.				1 2 3 4 5
2	Saya akan menerima notis sekiranya terdapat sebarang perubahan perkhidmatan oleh perbankan Islam. (fleksibel terhadap perubahan perkhidmatan)				1 2 3 4 5

3	Perbankan Islam (fleksibel) membantu saya sekiranya saya memerlukan bantuan.	1	2	3	4	5
4	Saya memahami dengan jelas mengenai produk-produk yang ditawarkan oleh perbankan Islam.	1	2	3	4	5
5	Saya mengetahui kelebihan dan kekurangan produk perbankan Islam dengan baik.	1	2	3	4	5
6	Saya mengikuti perkembangan produk terkini perbankan Islam serta mengetahui kelebihannya.	1	2	3	4	5
7	Saya mendapati perbankan Islam mengemaskini maklumat mengenai produk dan perkhidmatan yang disediakan.	1	2	3	4	5
8	Saya mempunyai pengetahuan tentang produk pelaburan dan kewangan yang ditawarkan oleh perbankan Islam.	1	2	3	4	5
9	Perbankan Islam menyediakan khidmat nasihat bagaimana saya perlu merancang kewangan saya.	1	2	3	4	5
10	Perbankan Islam membantu saya untuk merancang kewangan saya.	1	2	3	4	5
11	Perbankan Islam menjalankan promosi jualan produk dan perkhidmatan yang memberi kesan dan menarik minat saya.	1	2	3	4	5
12	Perbankan Islam membuat pelarasan kewangan/penyata kewangan yang sesuai dengan keperluan saya dalam perkhidmatannya.	1	2	3	4	5
13	Pada pertemuan pertama, saya mendapat penerangan yang jelas berkaitan perkhidmatan perbankan Islam yang saya gunakan.	1	2	3	4	5
14	Perbankan Islam memberitahu saya maklumat yang tepat berkaitan dengan perkhidmatan yang akan dijalankan keatas saya.	1	2	3	4	5
15	Perbankan Islam memberikan perkhidmatan dengan kadar yang segera.	1	2	3	4	5
16	Perbankan Islam sentiasa bersedia memberi cadangan dan nasihat mengikut permintaan saya.	1	2	3	4	5
17	Saya merasakan perbankan Islam tidak perlu memberitahu waktu berurusan dengan tepat kepada saya.	1	2	3	4	5
18	Saya tidak boleh mengharapkan perkhidmatan yang cepat daripada perbankan Islam.	1	2	3	4	5
19	Perbankan Islam tidak bersedia untuk membantu saya memahami mengenai produk/perkhidmatan yang tawarkan.	1	2	3	4	5
20	Saya tidak kisah sekiranya perbankan Islam lambat memberi maklum balas terhadap permintaan saya.	1	2	3	4	5
21	Saya berasa gembira mendapat perkhidmatan daripada perbankan Islam.	1	2	3	4	5
22	Saya berasa dialu-alukan oleh perbankan Islam semasa menjalani perkhidmatan.	1	2	3	4	5
23	Saya sentiasa dilayan dengan baik selama saya berurusan dengan perbankan Islam.	1	2	3	4	5
24	Secara keseluruhan, saya amat berpuas hati dengan perbankan Islam.	1	2	3	4	5
25	Sekiranya saya inginkan perkhidmatan perbankan, saya tetap akan memilih perbankan Islam yang sama.	1	2	3	4	5

TERIMA KASIH DI ATAS KERJASAMA YANG DIBERIKAN

APPENDIX C

(Factor Analysis)

Factor Analysis for Independent Variables

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.897
Bartlett's Test of Sphericity	Approx. Chi-Square	1312.225
	Df	66
	Sig.	.000

Communalities

	Initial	Extraction
commitment1	1.000	.687
commitment2	1.000	.722
commitment3	1.000	.650
productknowledge4	1.000	.650
productknowledge5	1.000	.735
productknowledge6	1.000	.640
productknowledge7	1.000	.562
productknowledge8	1.000	.652
competence9	1.000	.708
competence10	1.000	.780
competence11	1.000	.729
competence12	1.000	.528

Extraction Method: Principal Component Analysis.

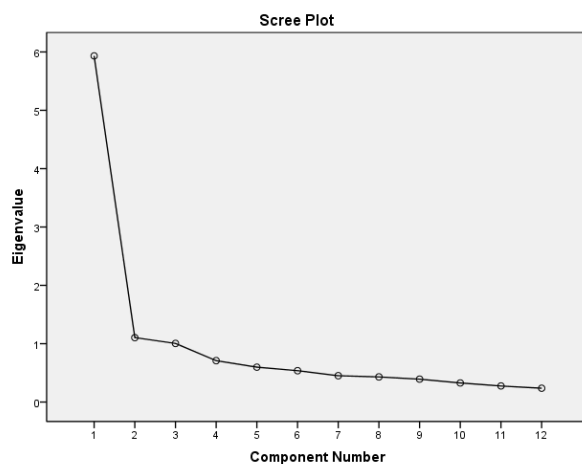
Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings ^a
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	5.933	49.439	49.439	5.933	49.439	49.439	4.719
2	1.104	9.203	58.642	1.104	9.203	58.642	3.523
3	1.004	8.369	67.011	1.004	8.369	67.011	4.166
4	.709	5.912	72.923				
5	.598	4.980	77.903				
6	.538	4.480	82.383				

7	.451	3.762	86.145			
8	.431	3.589	89.735			
9	.392	3.269	93.004			
10	.327	2.727	95.731			
11	.275	2.296	98.027			
12	.237	1.973	100.000			

Extraction Method: Principal Component Analysis.

a. When components are correlated, sums of squared loadings cannot be added to obtain a total variance.



Component Matrix^a

	Component		
	1	2	3
productknowledge6	.759		
competence10	.745		
productknowledge8	.730		
productknowledge7	.728		
productknowledge5	.728		-.445
competence11	.722	-.456	
competence12	.708		
productknowledge4	.702		
commitment2	.679		.413
competence9	.671		
commitment3	.669	.405	
commitment1	.578	.563	

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component		
	1	2	3
productknowledge6	.759		
competence10	.745		
productknowledge8	.730		
productknowledge7	.728		
productknowledge5	.728		-.445
competence11	.722	-.456	
competence12	.708		
productknowledge4	.702		
commitment2	.679		.413
competence9	.671		
commitment3	.669	.405	
commitment1	.578	.563	

Extraction Method: Principal Component Analysis.

a. 3 components extracted.

Pattern Matrix^a

	Component		
	1	2	3
productknowledge5	.875		
productknowledge4	.784		
productknowledge8	.753		
productknowledge6	.623		
productknowledge7	.495		
commitment1		.815	
commitment2		.741	
commitment3		.703	
competence9			.834
competence10			.834
competence11			.704
competence12			.477

Extraction Method: Principal Component Analysis.

Rotation Method: Oblimin with Kaiser Normalization.

a. Rotation converged in 10 iterations.

Component Correlation Matrix

Component	1	2	3
1	1.000	.459	.508
2	.459	1.000	.385
3	.508	.385	1.000

Extraction Method: Principal Component Analysis.

Rotation Method: Oblimin with Kaiser Normalization.

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.787
Bartlett's Test of Sphericity	Approx. Chi-Square
	723.883
	Df
	28
	Sig.
	.000

Communalities

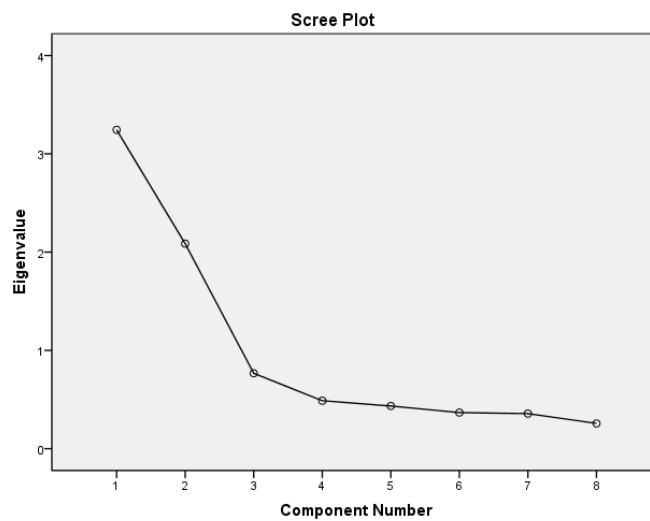
	Initial	Extraction
serviceencounter13	1.000	.600
serviceencounter14	1.000	.714
serviceencounter15	1.000	.621
serviceencounter16	1.000	.518
responsiveness17	1.000	.705
responsiveness18	1.000	.798
responsiveness19	1.000	.695
responsiveness20	1.000	.680

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.244	40.556	40.556	3.244	40.556	40.556	2.887	36.092	36.092
2	2.086	26.077	66.633	2.086	26.077	66.633	2.443	30.541	66.633
3	.767	9.586	76.219						
4	.488	6.100	82.319						
5	.434	5.422	87.741						
6	.367	4.589	92.330						
7	.357	4.460	96.789						
8	.257	3.211	100.000						

Extraction Method: Principal Component Analysis.



Component Matrix^a

	Component	
	1	2
responsiveness18	.806	
responsiveness17	.749	
responsiveness20	.737	
responsiveness19	.704	-.446
serviceencounter16	.520	.498
serviceencounter14	.480	.696
serviceencounter13	.435	.641
serviceencounter15	.553	.561

Extraction Method: Principal Component Analysis.

a. 2 components extracted.

Rotated Component Matrix^a

	Component	
	1	2
responsiveness18	.884	
responsiveness17	.834	
responsiveness19	.833	
responsiveness20	.818	
serviceencounter14		.845
serviceencounter13		.775
serviceencounter15		.774
serviceencounter16		.703

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 3 iterations.

Component Transformation Matrix

Component	1	2
1	.832	.555
2	-.555	.832

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

APPENDIX D

(Reliability Test)

Scale: commitment

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.843	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
commitment1	7.27	2.892	.670	.824
commitment2	7.50	2.534	.645	.845
commitment3	7.70	2.079	.837	.646

Scale: product knowledge

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.925	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
pk4	15.10	8.852	.817	.907
pk5	14.90	9.748	.791	.912
pk6	15.23	8.530	.873	.895
pk7	14.83	9.730	.784	.913
pk8	15.00	9.379	.774	.914

Scale: Competence**Case Processing Summary**

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.942	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
com14	18.17	17.247	.837	.929
com15	18.50	16.672	.804	.934
com16	18.33	17.333	.805	.933
com17	18.40	16.869	.909	.921
com18	18.37	17.206	.817	.931
com19	18.40	17.145	.781	.936

Scale: Service Encounter

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.930	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
se20	11.33	6.437	.833	.909
se21	11.13	6.464	.875	.896
se22	11.13	6.464	.781	.928
se23	11.10	6.576	.858	.901

Scale: Responsiveness

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.897	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
res24	9.50	10.672	.757	.874
res25	9.60	9.559	.849	.838
res26	9.63	10.792	.645	.911
res27	9.87	8.740	.853	.836

Scale: Customer Satisfaction

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.955	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
cs28	15.27	10.754	.901	.941
cs29	15.20	10.166	.865	.948
cs30	15.23	11.289	.858	.949
cs31	15.27	10.823	.886	.943
cs32	15.30	10.286	.886	.943

Scale: Commitment

Case Processing Summary

		N	%
Cases	Valid	224	100.0
	Excluded ^a	0	.0
	Total	224	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.763	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
commitment1	7.09	2.073	.529	.280	.754
commitment2	7.29	1.859	.627	.410	.644
commitment3	7.20	1.907	.630	.412	.641

Scale: Product Knowledge

Case Processing Summary

		N	%
Cases	Valid	224	100.0
	Excluded ^a	0	.0
	Total	224	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.853	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
productknowledge4	14.17	6.470	.653	.469	.827
productknowledge5	14.14	6.434	.726	.545	.808
productknowledge6	14.18	6.455	.658	.458	.826
productknowledge7	13.96	6.994	.613	.382	.836
productknowledge8	14.11	6.548	.684	.477	.818

Scale: Competence

Case Processing Summary

		N	%
Cases	Valid	224	100.0
	Excluded ^a	0	.0
	Total	224	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.833	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
competence9	10.46	3.989	.649	.478	.796
competence10	10.50	3.543	.736	.563	.755
competence11	10.47	3.578	.681	.467	.782
competence12	10.36	4.150	.594	.376	.819

Scale: Service Encounter

Case Processing Summary

		N	%
Cases	Valid	224	100.0
	Excluded ^a	0	.0
	Total	224	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.782	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
serviceencounter13	10.60	3.739	.561	.406	.742
serviceencounter14	10.53	3.524	.670	.480	.688
serviceencounter15	10.56	3.611	.607	.374	.719
serviceencounter16	10.54	3.711	.520	.318	.765

Scale: Responsiveness

Case Processing Summary

		N	%
Cases	Valid	224	100.0
	Excluded ^a	0	.0
	Total	224	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.869	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
responsiveness17	8.23	8.535	.706	.519	.839
responsiveness18	8.28	7.797	.787	.630	.805
responsiveness19	8.31	8.539	.701	.515	.840
responsiveness20	8.44	7.978	.695	.483	.844

Scale: Customer Satisfaction

Case Processing Summary

		N	%
Cases	Valid	224	100.0
	Excluded ^a	0	.0
	Total	224	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.887	5

Item-Total Statistics

	Scale Mean if Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
customersatisfaction21	14.83	7.445	.663	.491	.877
customersatisfaction22	14.90	6.923	.731	.561	.862
customersatisfaction23	14.80	7.342	.737	.628	.860
customersatisfaction24	14.85	7.232	.783	.674	.850
customersatisfaction25	14.87	7.225	.723	.537	.863

APPENDIX E

(Normality Test)

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
MeanCommitment	224	100.0%	0	.0%	224	100.0%

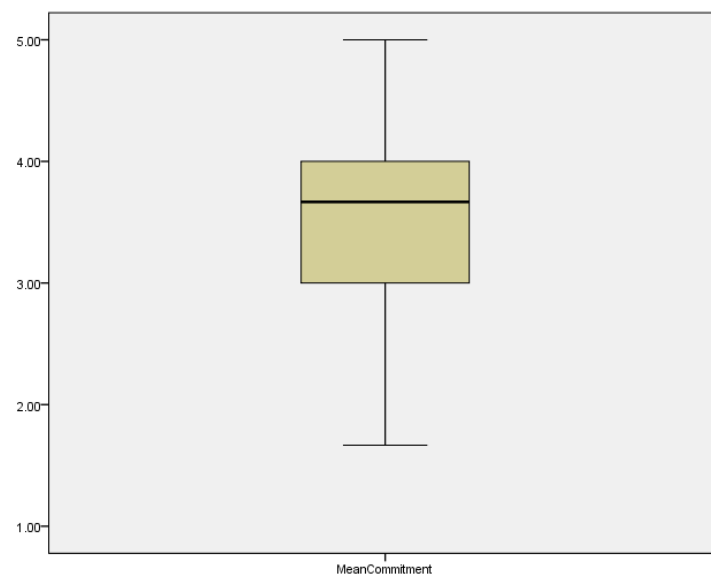
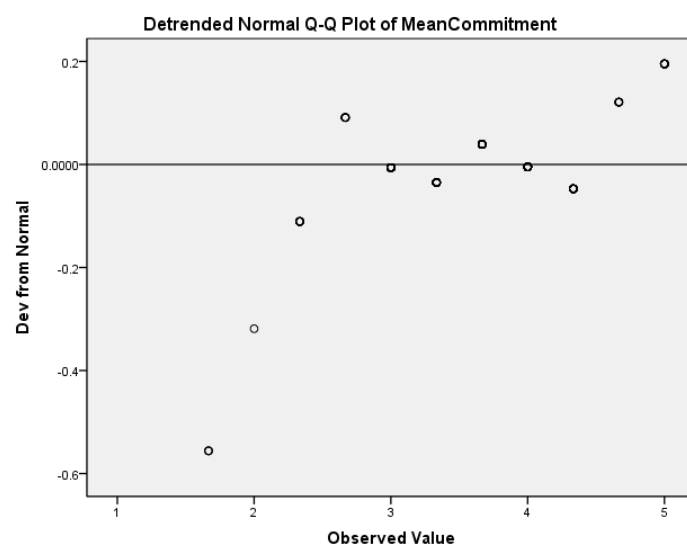
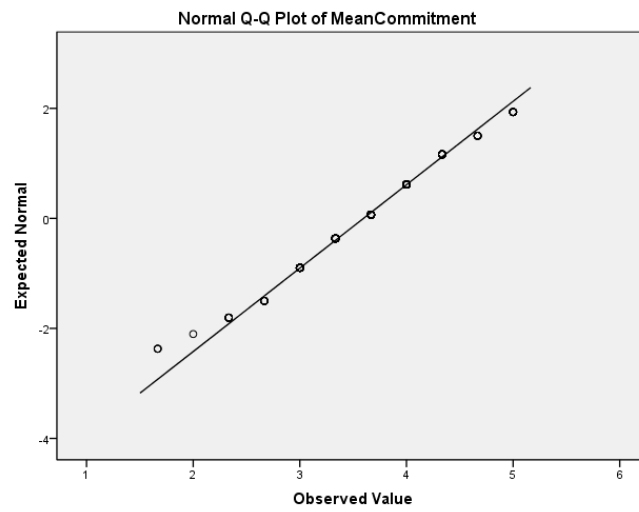
Descriptives

				Statistic	Std. Error
MeanCommitment	Mean			3.5967	.04407
	95% Confidence Interval for Mean	Lower Bound		3.5099	
		Upper Bound		3.6836	
	5% Trimmed Mean			3.6005	
	Median			3.6667	
	Variance			.435	
	Std. Deviation			.65958	
	Minimum			1.67	
	Maximum			5.00	
	Range			3.33	
	Interquartile Range			1.00	
	Skewness			-.101	.163
	Kurtosis			.259	.324

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
MeanCommitment	.114	224	.000	.961	224	.000

a. Lilliefors Significance Correction



Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
MeanProductKnowledge	220	98.2%	4	1.8%	224	100.0%

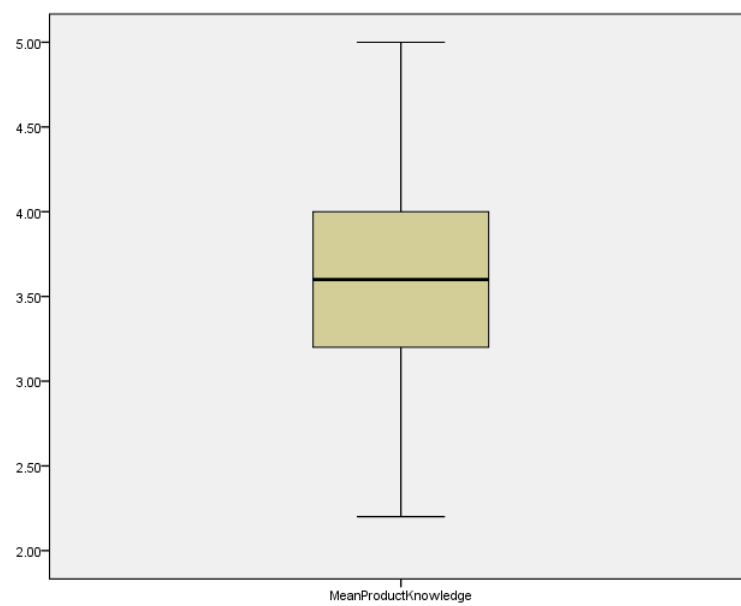
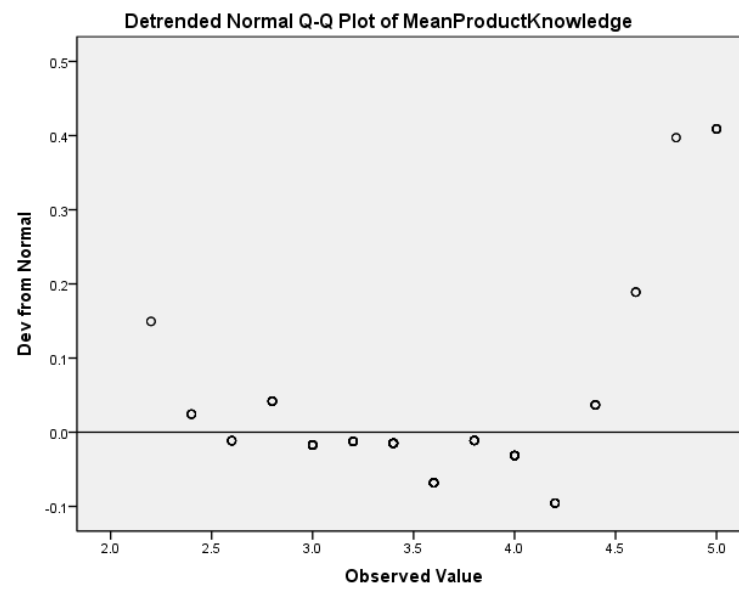
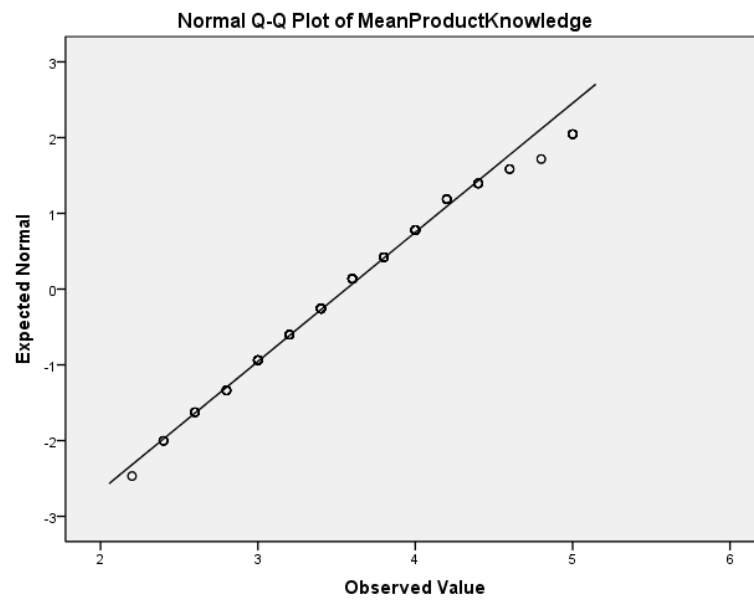
Descriptives

			Statistic	Std. Error
MeanProductKnowledge	Mean		3.5600	.03954
	95% Confidence Interval for Mean	Lower Bound	3.4821	
		Upper Bound	3.6379	
	5% Trimmed Mean		3.5465	
	Median		3.6000	
	Variance		.344	
	Std. Deviation		.58648	
	Minimum		2.20	
	Maximum		5.00	
	Range		2.80	
	Interquartile Range		.80	
	Skewness		.280	.164
	Kurtosis		.089	.327

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	df	Sig.
MeanProductKnowledge	.096	220	.000	.974	220	.000

a. Lilliefors Significance Correction



Case Processing Summary

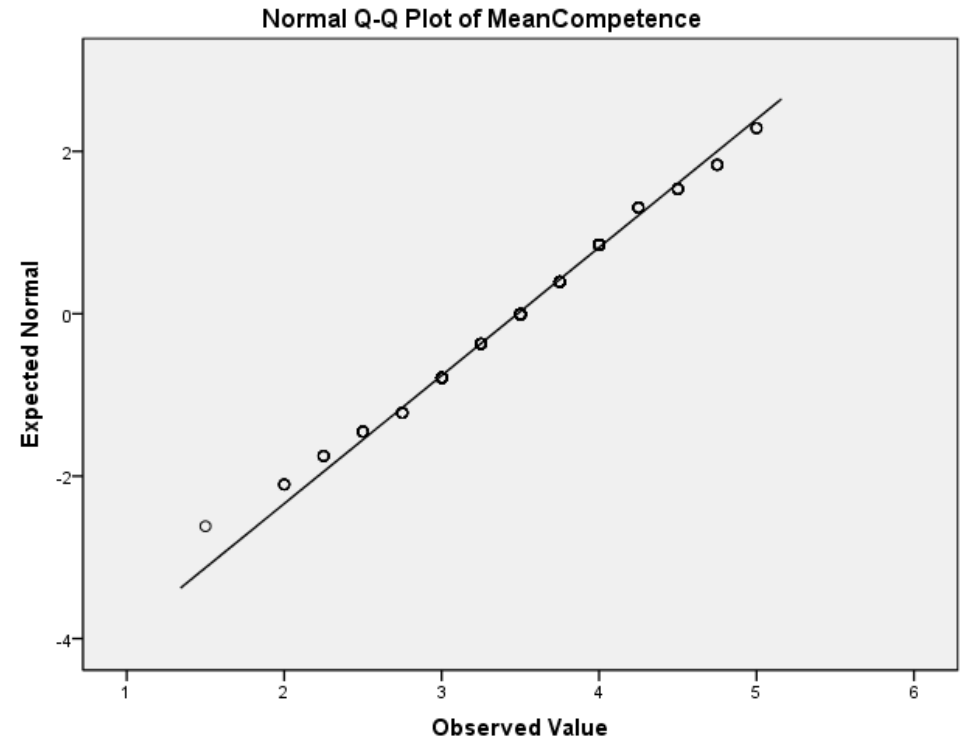
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
MeanCompetence	224	100.0%	0	.0%	224	100.0%

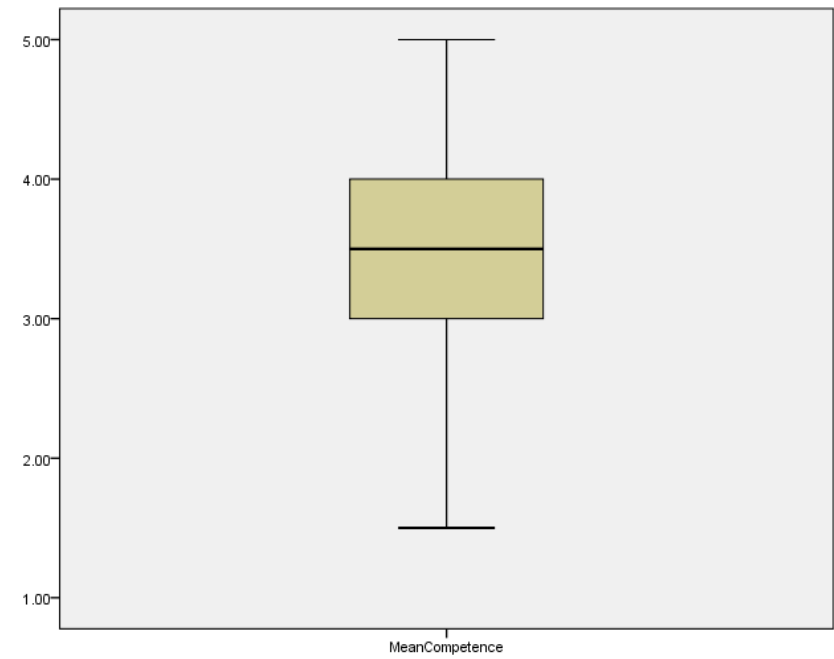
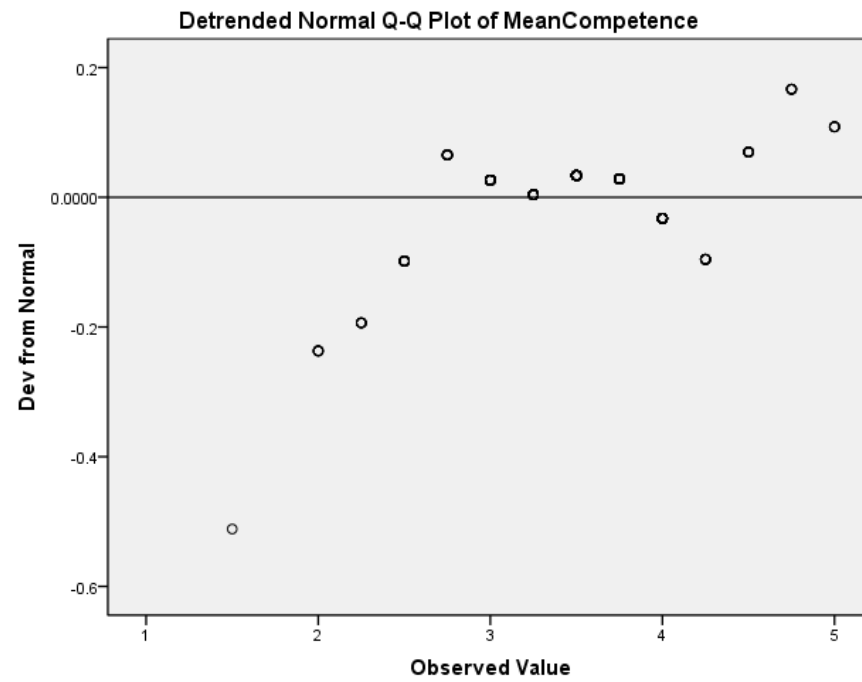
Descriptives

				Statistic	Std. Error
MeanCompetence	Mean			3.4821	.04234
	95% Confidence Interval for		Lower Bound	3.3987	
	Mean		Upper Bound	3.5656	
	5% Trimmed Mean			3.4864	
	Median			3.5000	
	Variance			.402	
	Std. Deviation			.63371	
	Minimum			1.50	
	Maximum			5.00	
	Range			3.50	
	Interquartile Range			1.00	
	Skewness			-.131	.163
	Kurtosis			.231	.324

Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
MeanCompetence	.105	224	.000	.976	224	.001

a. Lilliefors Significance Correction





Case Processing Summary

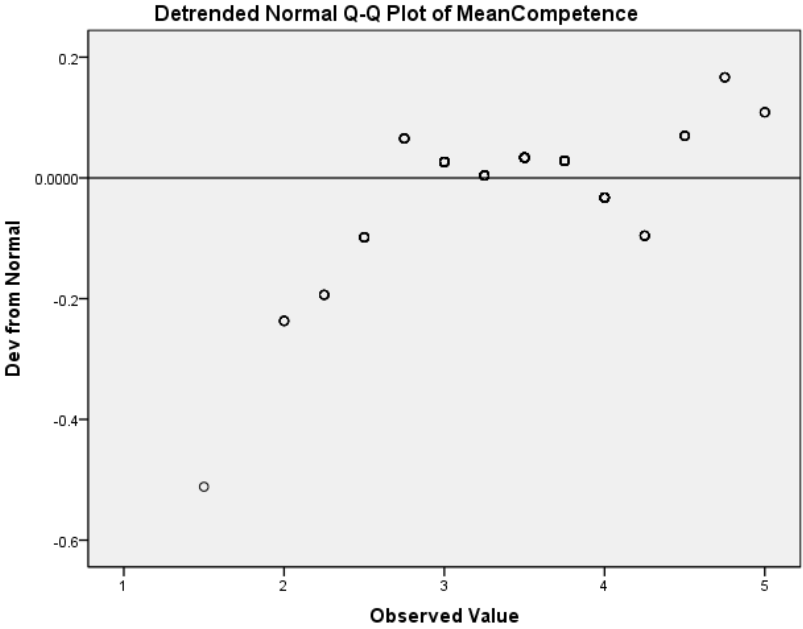
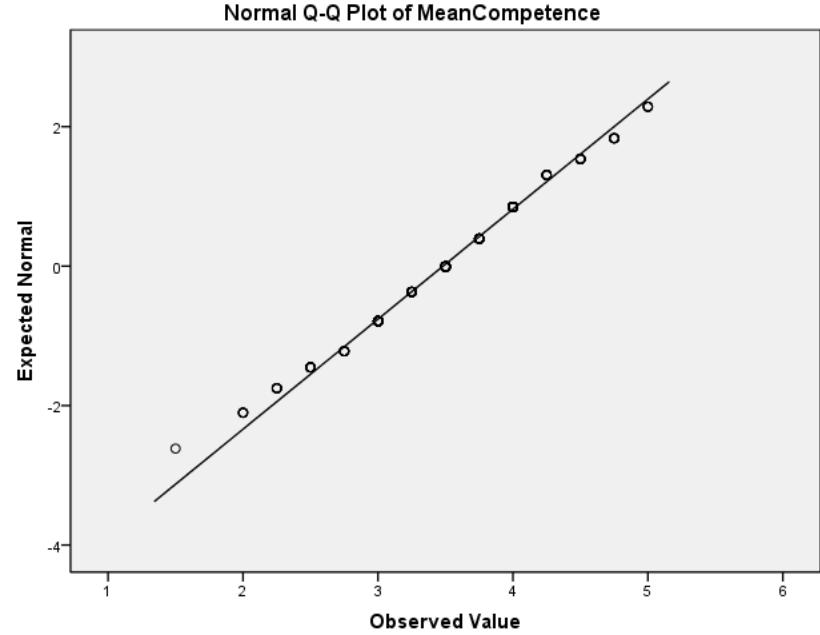
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
MeanCompetence	224	100.0%	0	.0%	224	100.0%

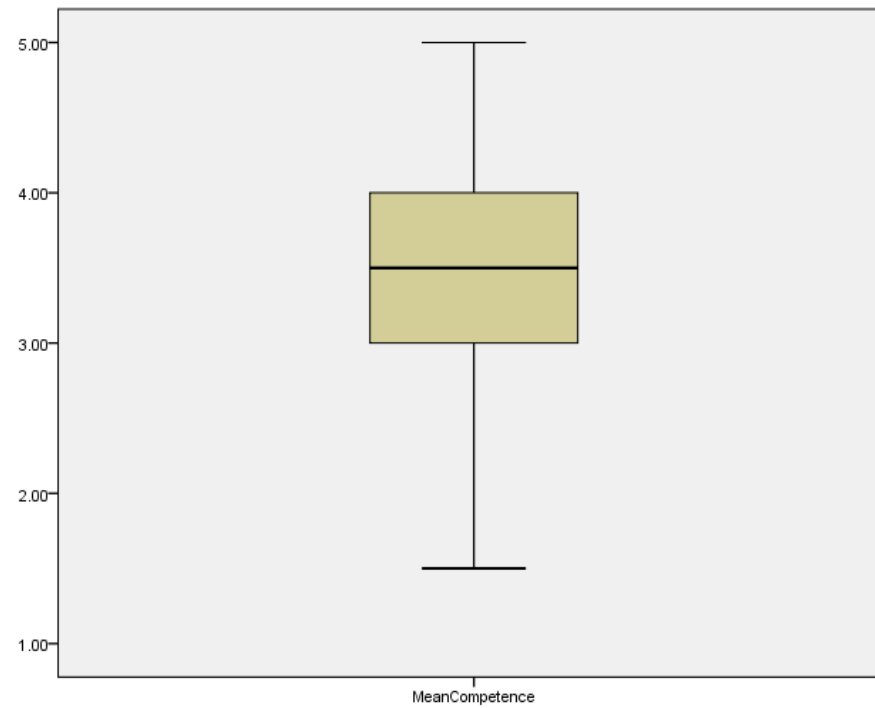
Descriptives

				Statistic	Std. Error
MeanCompetence	Mean			3.4821	.04234
	95% Confidence Interval for Mean		Lower Bound	3.3987	
			Upper Bound	3.5656	
	5% Trimmed Mean			3.4864	
	Median			3.5000	
	Variance			.402	
	Std. Deviation			.63371	
	Minimum			1.50	
	Maximum			5.00	
	Range			3.50	
	Interquartile Range			1.00	
	Skewness			-.131	
	Kurtosis			.231	

Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
MeanCompetence	.105	224	.000	.976	224	.001

a. Lilliefors Significance Correction





Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
	MeanServiceEncounter	223	99.6%	1	.4%	224

Descriptives

			Statistic	Std. Error
MeanServiceEncounter	Mean		3.5303	.03966
	95% Confidence Interval for Mean	Lower Bound	3.4521	
		Upper Bound	3.6084	
	5% Trimmed Mean		3.5212	
	Median		3.5000	
	Variance		.351	
	Std. Deviation		.59221	
	Minimum		2.00	
	Maximum		5.00	
	Range		3.00	
	Interquartile Range		1.00	
	Skewness		.109	.163
	Kurtosis		.025	.324

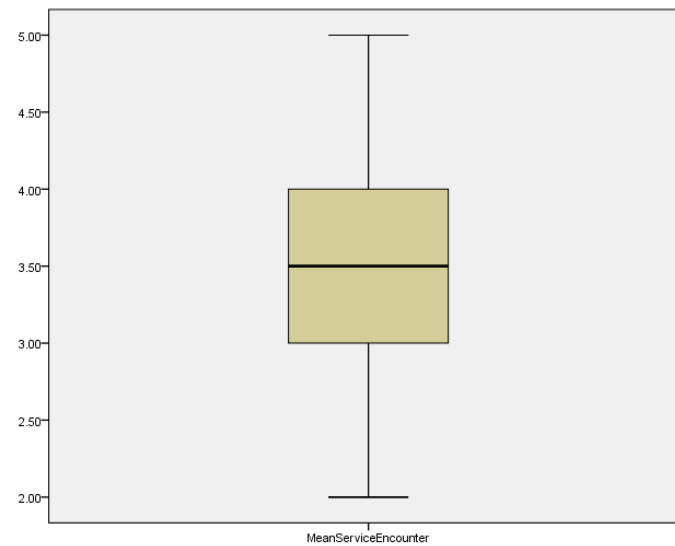
Tests of Normality

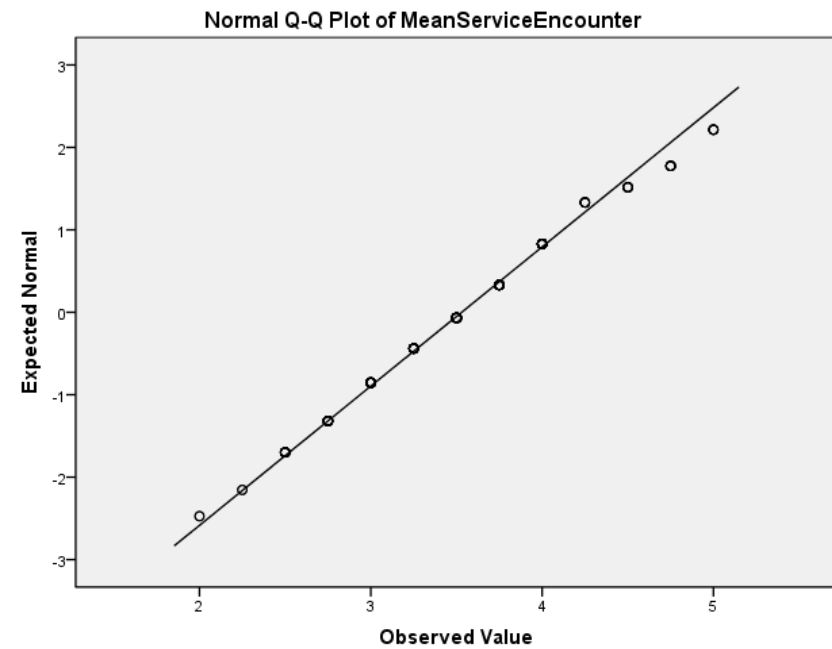
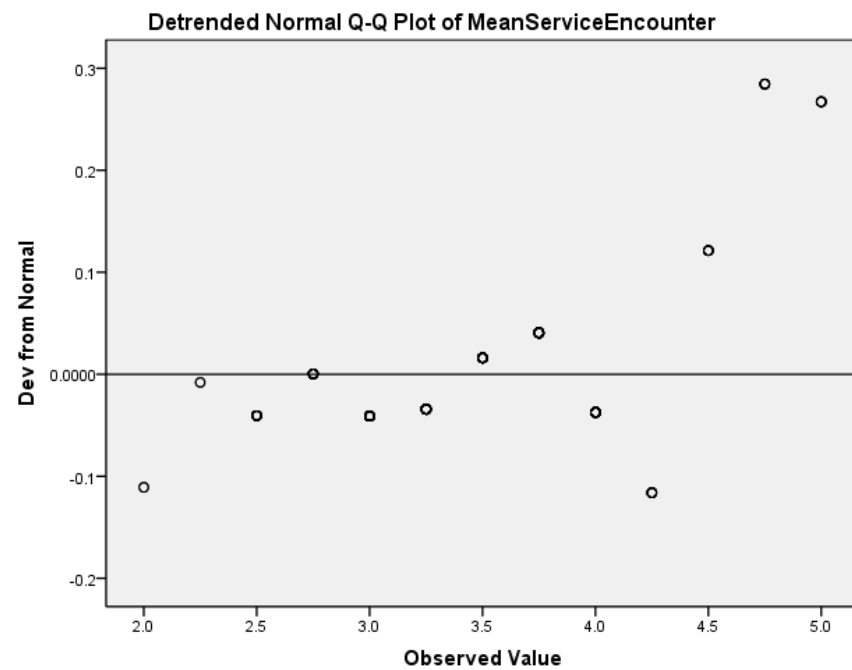
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
MeanServiceEncounter	.111	223	.000	.972	223	.000

a. Lilliefors Significance Correction

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
MeanResponsiveness	224	100.0%	0	.0%	224	100.0%





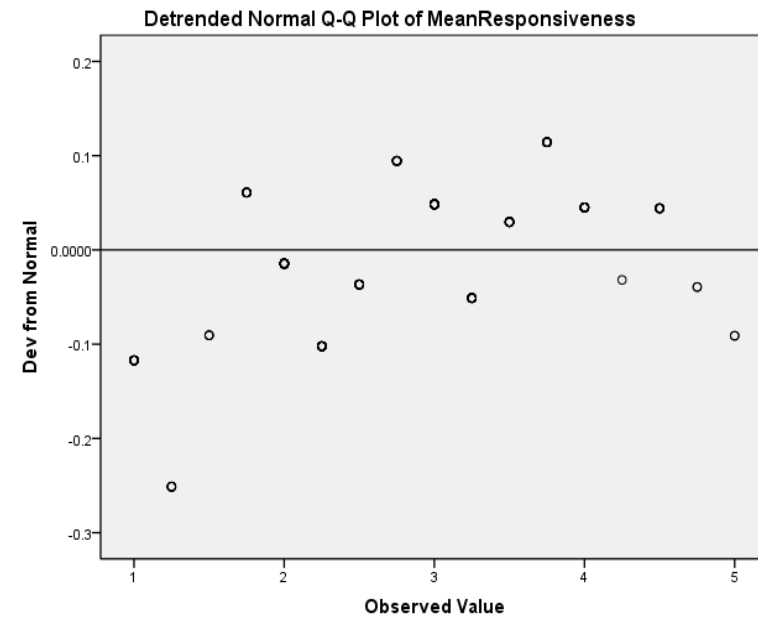
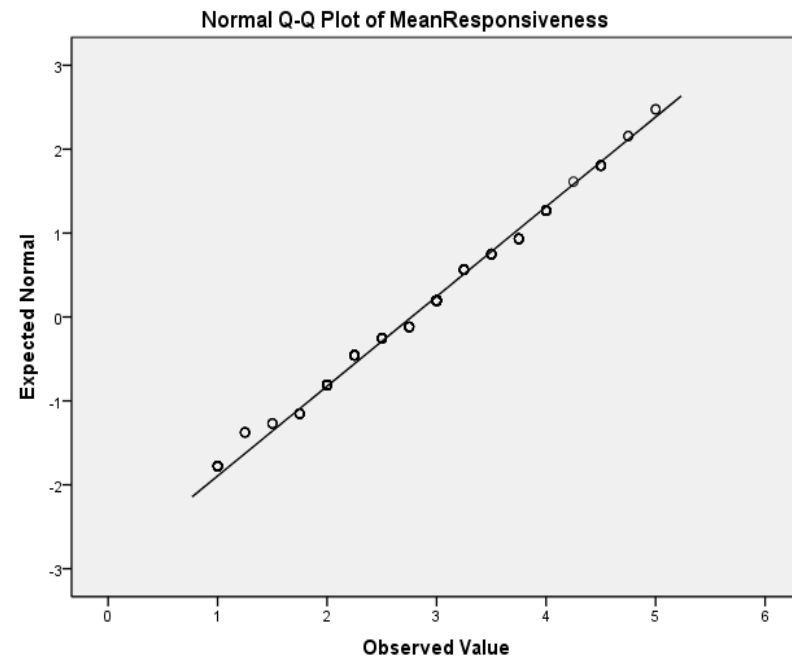
Descriptives

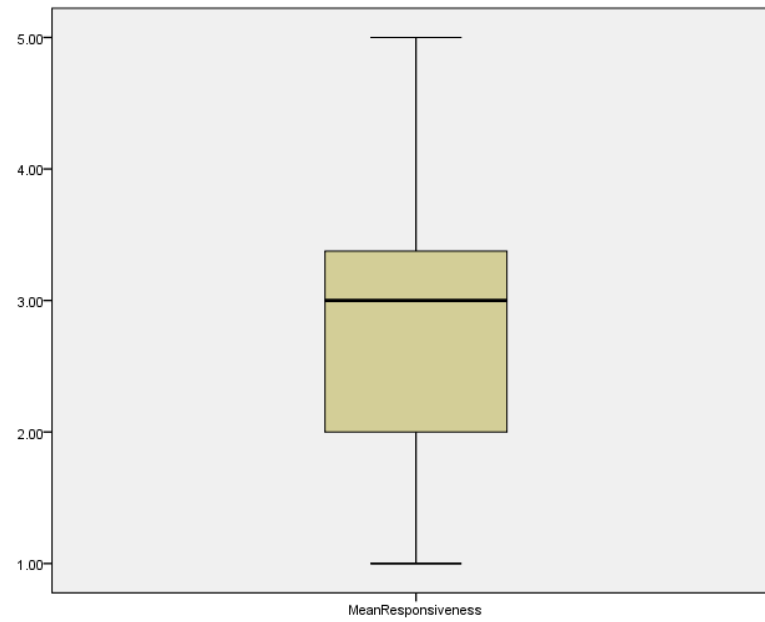
			Statistic	Std. Error
MeanResponsiveness	Mean		2.7712	.06247
	95% Confidence Interval for Mean	Lower Bound	2.6481	
		Upper Bound	2.8943	
	5% Trimmed Mean		2.7664	
	Median		3.0000	
	Variance		.874	
	Std. Deviation		.93502	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		1.44	
	Skewness		-.021	.163
	Kurtosis		-.494	.324

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
MeanResponsiveness	.119	224	.000	.971	224	.000

a. Lilliefors Significance Correction





APPENDIX F

(Descriptive Statistics)

Statistics

		gender	Ethic	age	education level	position in university	types of bank Islam
N	Valid	224	224	224	224	224	224
	Missing	0	0	0	0	0	0
Mean		1.55	1.04	2.29	2.43	1.73	1.56
Std. Error of Mean		.033	.020	.057	.079	.030	.041
Median		2.00	1.00	2.00	2.00	2.00	2.00
Mode		2	1	2	2	2	2
Std. Deviation		.498	.304	.853	1.177	.446	.611
Variance		.248	.093	.727	1.385	.199	.373
Skewness		-.217	8.758	.455	.314	-1.030	1.309
Std. Error of Skewness		.163	.163	.163	.163	.163	.163
Kurtosis		-1.971	80.881	-.313	-1.081	-.948	4.703
Std. Error of Kurtosis		.324	.324	.324	.324	.324	.324
Range		1	3	3	4	1	4
Minimum		1	1	1	1	1	1
Maximum		2	4	4	5	2	5

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	100	44.6	44.6	44.6
	female	124	55.4	55.4	100.0
	Total	224	100.0	100.0	

Ethic

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	malay	219	97.8	97.8	97.8
	chinese	3	1.3	1.3	99.1
	siam	2	.9	.9	100.0
	Total	224	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	24 years and below	34	15.2	15.2	15.2
	25-34 years	115	51.3	51.3	66.5
	35-44 years	51	22.8	22.8	89.3
	45 years and above	24	10.7	10.7	100.0
	Total	224	100.0	100.0	

education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM	61	27.2	27.2	27.2
	STPM/Certificate/Diploma	66	29.5	29.5	56.7
	Bachelor Degree	43	19.2	19.2	75.9
	Postgraduate	54	24.1	24.1	100.0
	Total	224	100.0	100.0	

position in university

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Academician	61	27.2	27.2	27.2
	Administration staff/ supporting staff	163	72.8	72.8	100.0
	Total	224	100.0	100.0	

types of bank Islam

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid BIMB	113	50.4	50.4	50.4
BMMB	111	49.6	49.6	100.0
Total	224	100.0	100.0	

Descriptive Statistics

	N	Minimum	Maximum	Sum	Mean	Std. Deviation	Variance
MeanCommitment	224	1.67	5.00	805.67	3.5967	.65958	.435
MeanProductKnowledge	222	2.00	5.00	787.20	3.5459	.60223	.363
MeanInformationcommunication	223	2.20	5.00	816.80	3.6628	.58971	.348
MeanCompetence	222	2.00	5.00	774.00	3.4865	.57370	.329
MeanServiceQuality	223	2.00	5.00	787.25	3.5303	.59221	.351
MeanResponsiveness	224	1.00	5.00	620.75	2.7712	.93502	.874
MeanCustomerSatisfaction	222	1.00	5.00	828.20	3.7306	.63706	.406
Valid N (listwise)	216						

APPENDIX G

(T-Test & ANOVA)

Group Statistics

	gender	N	Mean	Std. Deviation	Std. Error Mean
MeanCustomerSatisfaction	male	99	3.7374	.70546	.07090
	female	123	3.7252	.57909	.05221

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
MeanCustomerSatisfaction	Equal variances assumed	1.902	.169	141	220	.888	.01217	.08621	-.15773	.18207
	Equal variances not assumed			.138	188.571	.890	.01217	.08805	-.16153	.18587

Group Statistics

	position in university	N	Mean	Std. Deviation	Std. Error Mean
MeanCustomerSatisfaction	Academician	60	3.8967	.61890	.07990
	Administration staff/ supporting staff	162	3.6691	.63454	.04985

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
MeanCustomerSatisfaction	Equal variances assumed	.015	.904	2.388	220	.018	.22753	.09527	.03977	.41529
	Equal variances not assumed			2.416	107.891	.017	.22753	.09418	.04085	.41421

Group Statistics

	types of bank Islam	N	Mean	Std. Deviation	Std. Error Mean
MeanCustomerSatisfaction	BIMB	112	3.7018	.67115	.06342
	BMMB	110	3.7600	.60201	.05740

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
MeanCustomerSatisfaction	Equal variances assumed	.084	.772	-.680	220	.497	-.05821	.08562	-.22696	.11053
	Equal variances not assumed			-.681	218.221	.497	-.05821	.08554	-.22680	.11037

Descriptives

MeanCustomerSatisfaction

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
24 years and below	34	3.7588	.77347	.13265	3.4889	4.0287	1.00	5.00
25-34 years	114	3.7000	.59867	.05607	3.5889	3.8111	2.40	5.00
35-44 years	50	3.7080	.63144	.08930	3.5285	3.8875	1.80	5.00
45 years and above	24	3.8833	.63223	.12905	3.6164	4.1503	2.40	5.00
Total	222	3.7306	.63706	.04276	3.6464	3.8149	1.00	5.00

Descriptives

MeanCustomerSatisfaction

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
SPM	61	3.7475	.57954	.07420	3.5991	3.8960	2.40	5.00
STPM/Certificate/Diploma	65	3.6154	.60550	.07510	3.4653	3.7654	1.80	5.00
Bachelor Degree	43	3.6233	.71874	.10961	3.4021	3.8445	1.00	5.00
Postgraduate	53	3.9396	.63073	.08664	3.7658	4.1135	2.80	5.00
Total	222	3.7306	.63706	.04276	3.6464	3.8149	1.00	5.00

Test of Homogeneity of Variances

MeanCustomerSatisfaction

Levene Statistic	df1	df2	Sig.
.229	3	218	.876

ANOVA

MeanCustomerSatisfaction

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.719	3	.240	.587	.624
Within Groups	88.972	218	.408		
Total	89.692	221			

Test of Homogeneity of Variances

MeanCustomerSatisfaction

Levene Statistic	df1	df2	Sig.
.353	3	218	.787

ANOVA

MeanCustomerSatisfaction

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.691	3	1.230	3.119	.027
Within Groups	86.000	218	.394		
Total	89.692	221			

Multiple Comparisons

MeanCustomerSatisfaction

LSD

(I) education level (J) education level		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
SPM	STPM/Certificate/Diploma	.13216	.11197	.239	-.0885	.3528
	Bachelor Degree	.12429	.12507	.321	-.1222	.3708
	Postgraduate	-.19208	.11794	.105	-.4245	.0404
STPM/Certificate/Diploma	SPM	-.13216	.11197	.239	-.3528	.0885
	Bachelor Degree	-.00787	.12346	.949	-.2512	.2355
	Postgraduate	-.32424*	.11624	.006	-.5533	-.0951
Bachelor Degree	SPM	-.12429	.12507	.321	-.3708	.1222
	STPM/Certificate/Diploma	.00787	.12346	.949	-.2355	.2512
	Postgraduate	-.31637*	.12891	.015	-.5704	-.0623
Postgraduate	SPM	.19208	.11794	.105	-.0404	.4245
	STPM/Certificate/Diploma	.32424*	.11624	.006	.0951	.5533
	Bachelor Degree	.31637*	.12891	.015	.0623	.5704

*. The mean difference is significant at the 0.05 level.

APPENDIX H

(Correlation)

Descriptives

	Mean	Std. Deviation	N
MeanCustomerSatisfaction	3.7111	.52604	207
MeanCommitment	3.5967	.65958	224
MeanProductKnowledge	3.5600	.58648	220
MeanCompetence	3.4821	.63371	224
MeanServiceEncounter	3.5303	.59221	223
MeanResponsiveness	2.7712	.93502	224

Correlations

		MeanCustomerSatisfaction	MeanCommitment	MeanProductKnowledge	MeanCompetence	MeanServiceEncounter	MeanResponsiveness
MeanCustomerSatisfaction	Pearson Correlation	1	.511**	.471**	.513**	.617**	.025
	Sig. (2-tailed)		.000	.000	.000	.000	.718
	N	207	207	203	207	207	207
MeanCommitment	Pearson Correlation	.511**	1	.645**	.544**	.565**	.078
	Sig. (2-tailed)	.000		.000	.000	.000	.248
	N	207	224	220	224	223	224
MeanProductKnowledge	Pearson Correlation	.471**	.645**	1	.667**	.610**	.199**
	Sig. (2-tailed)	.000	.000		.000	.000	.003
	N	203	220	220	220	219	220
MeanCompetence	Pearson Correlation	.513**	.544**	.667**	1	.663**	.221**
	Sig. (2-tailed)	.000	.000	.000		.000	.001
	N	207	224	220	224	223	224
MeanServiceEncounter	Pearson Correlation	.617**	.565**	.610**	.663**	1	.179**
	Sig. (2-tailed)	.000	.000	.000	.000		.007
	N	207	223	219	223	223	223
MeanResponsiveness	Pearson Correlation	.025	.078	.199**	.221**	.179**	1
	Sig. (2-tailed)	.718	.248	.003	.001	.007	
	N	207	224	220	224	223	224

** . Correlation is significant at the 0.01 level (2-tailed).